

WELCOME TO THE STATE OF SOUTH DAKOTA!



South Dakota

BUREAU OF HUMAN
RESOURCES

QUESTIONS?

On the bottom of your screen, you will see an icon:



LET'S TALK ABOUT YOUR BENEFITS!

Frequently Used Terms

Health and Prescription Coverage

Account Based Plans

- ▶ Health Savings Accounts
- ▶ Flexible Spending Accounts
- ▶ Health Reimbursement Accounts

Flexible Benefits

- ▶ Dental, Vision, Accident Insurance, Hospital Indemnity Insurance, and Short-Term Disability

Life Insurance

beneFIT Wellbeing Program

Employee Assistance Program



PLAN YEAR INFORMATION

- ▶ The State of South Dakota's fiscal year is from July 1st – June 30th
- ▶ If you were hired after May 30, 2021, your benefits become effective July 1, 2021
- ▶ This means benefits reset on July 1st of each year for the purposes of deductibles, out-of-pocket maximums, and eligible services.

NEW HIRE ENROLLMENT PERIOD

- ▶ You have 30 days from your date of hire to enroll
- ▶ If you miss the deadline, you will be default enrolled into the Washington High Deductible Health Plan, with employee coverage only
- ▶ You will not be able to elect any flexible benefits
- ▶ You will not be able to add any family members to the health plan or flexible benefits

FREQUENTLY USED TERMS

Co-Insurance

- ▶ Your share of the costs of covered health care or prescription, calculated as a percentage.

Co-Payment

- ▶ A fixed amount you pay for covered health care services or prescription benefit.

Deductible

- ▶ The amount you pay for most covered services before your health plan starts to pay.

Out-of-Pocket Maximum

- ▶ The most you must pay for covered services in a plan year.

FREQUENTLY USED TERMS

In-Network Provider

- ▶ A provider who has a contract with your health plan and/or flexible benefit administrators to provide services to you at a discounted rate

Out-Of-Network Provider

- ▶ A provider who doesn't have a contract with your health plan and/or flexible benefit administrators to provide services to you

WHAT IS AN HSA?

- ▶ A Health Savings Account (HSA) is a type of savings account that enables eligible members enrolled in a High Deductible Health Plan to contribute pre-tax dollars to a savings account to help pay for eligible medical, prescription, dental, and vision expenses.
- ▶ You can only contribute if you are enrolled in a High Deductible Health Plan.
- ▶ Contributions can be made to this account from you and your employer.
- ▶ The money is always yours, and it rolls over from year to year.

WHAT IS A MEDICAL FSA?

- ▶ A Medical Flexible Spending Account (FSA) is an employee-only contribution savings account.
- ▶ Allows you contribute pre-tax dollars to a savings account to pay for eligible medical, prescription, dental and vision expenses.
- ▶ It's a use it or lose it account; you have until Sep 14th of the current plan year to incur claims, or, if you leave employment, claims incurred while you were actively employed.
- ▶ Can be used in coordination with the Low Deductible Health Plan. If you are enrolled in an HDHP with an HSA, the account will function as a combo FSA until you meet your deductible.

WHAT IS A DEPENDENT CARE FSA?

- ▶ A Dependent Care Flexible Spending Account (FSA) is an employee-only contribution savings account.
- ▶ Allows you contribute pre-tax dollars to a savings account to pay for eligible dependent healthcare costs.
- ▶ It's a use it or lose it account; you have until Sep 14th of the current plan year to incur claims, or, if you leave employment, claims incurred while you were actively employed.
- ▶ The IRS maximum contribution is \$5,000 per household.

WHAT IS AN HRA?

- ▶ A Health Reimbursement Account (HRA) is an employer contribution only account.
- ▶ You can be reimbursed for eligible medical, prescription, dental and vision expenses.
- ▶ It's a use it or lose it account; you have until June 30, 2022 to incur claims, or, if you leave employment, claims incurred while you were actively employed.

HEALTH AND PRESCRIPTION COVERAGE

WELLMARK BLUE CROSS BLUE SHIELD OF SOUTH DAKOTA

- ▶ Four plan options offered – two high deductible health plans, one low deductible health plan, and a no-deductible plan
- ▶ In addition to a comprehensive network of providers, Wellmark administers the prescription benefit through CVS/Caremark, offers a broad array of services and tools to help you navigate your health care, and provides Care Management and Pregnancy Support Services

MAKING HEALTH CARE BETTER

We're working to create smarter, better health care for South Dakotans. This is how.

At Wellmark Blue Cross and Blue Shield, we're committed to improving the health of the communities we serve. Our deep local roots in South Dakota give us a unique understanding of the health care needs where your employees live and work.

120
EMPLOYEES
LOCATED IN
SIOUX FALLS



386,000+
SOUTH 
DAKOTANS
carry a Blue Cross Blue
Shield Card



64 YEARS
OF SERVING
SOUTH DAKOTANS

THE LARGEST PROVIDER NETWORK IN SOUTH DAKOTA

100% of hospitals



95% of doctors



5 **HOSPITALS**
with 20
BLUE DISTINCTION
CENTER
designations in
South Dakota

ENHANCED BENEFITS

WELLMARK MEMBERS GET MORE

As a Wellmark member, you get more from your health care benefits.



BeWell 24/7SM

Have a health-related question?
Get answers from real people — day or night. All you have to do is call **844-84-BEWELL**.



Blue365[®]

Who doesn't love a good deal?
Get exclusive access to discounts and resources to help you live a healthier lifestyle at **Wellmark.com/Blue365**.



myWellmark[®]

Want your personal health care information at your fingertips?
Visit **myWellmark.com** for tools, resources and insights to help you manage health care spending and live a healthier life.



WASHINGTON PLAN BENEFITS

- ▶ Zero employee premium
- ▶ \$5,500 deductible for single coverage and \$11,000 deductible for two or more members.
- ▶ Out-of-pocket maximums are the same as your deductibles
- ▶ No co-insurance
- ▶ Preventive services covered at 100%
- ▶ You pay full cost of prescriptions, office visits, and other medical services until deductible is met
- ▶ Once deductible is met, plan pays 100% of healthcare costs
- ▶ HSA eligible for those that qualify

LINCOLN PLAN BENEFITS

- ▶ Employee Premium
- ▶ \$3,000 deductible for single and \$6,000 deductible for families
- ▶ Out of pocket maximum is \$6,000 for single coverage, or \$12,000 for family coverage
- ▶ Mix of coinsurance, with co-payments for certain prescriptions
- ▶ Preventive services covered at 100%
- ▶ Once anyone in your family reaches the single coverage deductible, the plan will begin to pay allowable charges for that member
- ▶ Prescription drug cost consisting of co-payments and co-insurance with some generics covered at 100%
- ▶ HSA eligible for those that qualify

JEFFERSON PLAN BENEFITS

- ▶ Employee premium
- ▶ \$1,750 deductible for single and \$3,500 deductible for families
- ▶ Maximum out-of-pocket of \$4,000 for single or \$8,000 families
- ▶ Mix of co-payments and co-insurance
- ▶ Preventive services covered at 100%
- ▶ Set costs for office visits, urgent care visits, and emergency room visits
- ▶ Prescription drug co-pays
- ▶ HRA & FSA eligible



ROOSEVELT PLAN BENEFITS

- ▶ Employee premium
- ▶ Zero Deductible
- ▶ Max out-of-pocket of \$4,500 for single and \$9,000 for families
- ▶ All co-payment plan
- ▶ Preventive services covered at 100%
- ▶ Set costs for office visits, urgent care, ER and inpatient and outpatient visits and pathology/radiology
- ▶ Prescription drug co-pays
- ▶ HRA & FSA eligible

ELIGIBLE PREVENTIVE CARE

- ▶ Scheduled Immunizations and Vaccinations
- ▶ Pregnancy Care Preventive Screenings
- ▶ Annual Wellness Preventive Exam
- ▶ Cancer Screening Procedures
- ▶ Well Child Care

DO I NEED TO CHOOSE A PRIMARY CARE PROVIDER FOR THE LOW DEDUCTIBLE HEALTH PLANS?

No, you do not have to designate a Primary Care Practitioner (PCP).

For purposes of the Co-pays, PCP refers to General and family practice, Internal Medicine, OB/GYN, Pediatricians, Nurse Practitioners and PAs.

Non-Primary Care Practitioners are Specialists such as dermatology, oncology, cardiology, etc. that are not defined as a Primary Care Practitioner.

FLEXIBLE BENEFITS



DELTA DENTAL OF SOUTH DAKOTA

DENTAL INSURANCE

- ▶ Two plans offered – Base and Enhanced
- ▶ Both cover the same services at different levels
- ▶ Routine Exams
 - Base Plan covered at 75%
 - Enhanced Plan covered at 100%
- ▶ The State subsidizes your premium – regardless of coverage level or plan level – at an amount of \$16.20 per month

VISION INSURANCE

EYEMED VISION CARE

- ▶ Covered services include exams, frames, lenses, and contact lenses
- ▶ Eligibility for services will reset July 1 of each plan year
 - For example, if you buy glasses in May, you can get another pair in July

LIFE INSURANCE

METLIFE

- ▶ If you're benefit eligible, the State provides a \$25,000 life and accidental death and dismemberment (AD&D) benefit to you
- ▶ You have the option to purchase Supplemental Life at 1-7 x your annual salary, up to a maximum of \$1,000,000
- ▶ Guaranteed issue during your initial enrollment period for amounts up to 5x your salary, not to exceed \$400,000
- ▶ For amounts at 6x or 7x your salary, or in excess of \$400,000, you will need to complete Evidence of Insurability
- ▶ If you increase your Supplemental Life in any amount after your initial hire period, you will also need to complete an Evidence of Insurability Form
- ▶ Finally, if you purchase Supplemental Life, you may also select to purchase Dependent Life

SHORT TERM DISABILITY

METLIFE

- ▶ Pays you 70% of your weekly salary, not to exceed \$1200 per week, if you're ill or injured on or off the job and are unable to work for more than seven days
- ▶ Six month waiting period after you enroll
- ▶ Coordinates with other payments you may be receiving from the State, such as Paid Family Leave or Worker's Compensation

ACCIDENT AND HOSPITAL INDEMNITY

METLIFE

- ▶ Accident Insurance provides you with lump-sum payments to help with costs related to a covered injury
- ▶ Does not coordinate with other benefits; the payments are made directly to you
- ▶ Hospital Indemnity provides a lump sum benefit for hospitalization and associated treatment
- ▶ Does not coordinate with other benefits; the payments are made directly to you



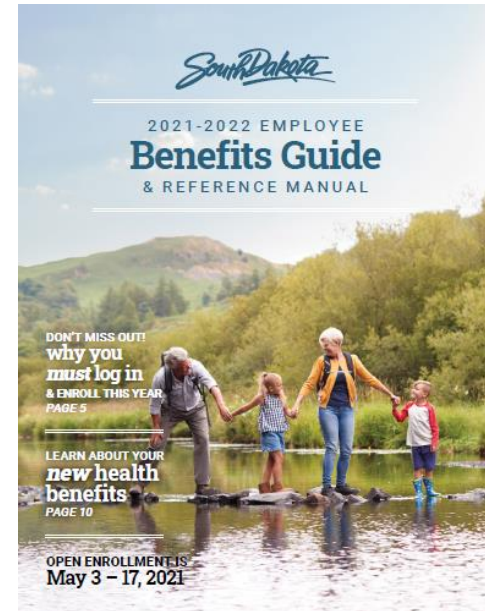
QUESTIONS ABOUT WHICH PLAN IS BEST FOR YOU?

ALEX is a fun, easy-easy to use interactive online tool which asks questions (confidentially, of course!) to help you decide which benefits may be best for you and your family

SOUTH DAKOTA
state employee
benefits program
learn. act. thrive.

ADDITIONAL RESOURCES

- Benefits Guide
- Find a Doctor
- Doctor on Demand
- Check Your Prescription
- Plan Design Matrix
- And much more



<https://bhr.sd.gov/newplans/index.html>

THANK YOU!

Please contact your
Human Resources Specialist
or the Benefits Department
at 605.773.6027 or
via email at
benefitswebsite@state.sd.us

South Dakota

BENEFITS THAT SUPPORT YOUR WELL-BEING



South Dakota

BUREAU OF HUMAN
RESOURCES

BENEFIT WELL-BEING PROGRAM



WELL-BEING PROGRAM OVERVIEW

- Reward for participating and meeting qualifications
- Onsite Health Screening Options
- Online Portal
- beneFIT portal – coming soon
- Conditions Management Program/Wellmark Care Team
- Employee Assistance Program

WHY SUPPORT EMPLOYEE WELL-BEING?

- Better employee relations and morale
- Reduced absenteeism
- Enhanced recruitment and retention of healthy employees
- Lower health care costs

WHY SUPPORT EMPLOYEE WELL-BEING?



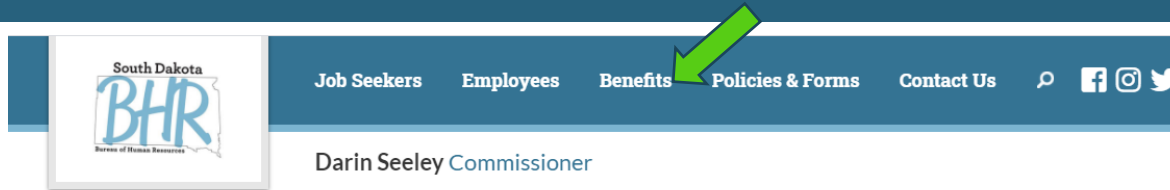
Working together
to provide the best
well-being
programs for you!

WELL-BEING OPPORTUNITIES

- Health Screening
- New Customized Portal Experience
- Lifestyle Health Coaching
- Learning Opportunities and Challenges
- Incentive for Participating

BUREAU OF HUMAN RESOURCES

BHR.SD.GOV



— Building, Developing, and Supporting a High-Performing and Healthy Workforce —

Sick and Vacation Leave Updates and *new* Paid Family Leave

New leave policies go into effect on July 1, 2020. [Click here to read a complete FAQ.](#)

COVID-19 Resources

Read the [COVID-19 FAQ](#) for all current information and links pertaining to this evolving situation.

[Telehealth services](#) will be covered 100% through December 31, 2020. Click to read more.

The Families First Coronavirus Response Act (the Act) requires employers to provide certain emergency leave and increases employee access to Family and Medical Leave Act (FMLA) to cover leave needs related to the COVID-19 pandemic.

News

Your Law Enforcement Career Matters.

Click to view new Highway Patrol State Trooper, Correctional Officer, and Park Ranger and Conservation Officer positions with the State of South Dakota.

The FY21 On-Site Health Screening schedule [B](#) and [2020-2021 Flu Shot Clinic Schedule](#) are now available. For more information about the on-site health screenings or to view the Health Care Provider form, [please click here](#).

The November 12 Lunch and Learn presentation will provide an overview on Financial Wellness from Kepro. This event will be presented through Zoom. To learn more about

Benefits

Active Employees

+ [beneFIT Well-Being](#)

+ [Flexible Benefits](#)

+ [Health Plan](#)

+ [Forms / Documents](#)

[Contacts](#)

New Employee Enrollment

Resources

+ Retiree / COBRA

SD State Employee Benefits Plan Notice of Privacy Practices

Workers Comp

Benefits

The goal of the South Dakota State Employee Benefits Program is to offer quality, affordable health care and [flexible benefits options](#). When combined with the [beneFIT Well-Being Program](#), State employees have all of the resources and options necessary to make informed health care decisions and healthier life choices.

Eligible State employees and their families will have access to a number of options including the Low Deductible Health Plan, High Deductible Health Plan with [Health Savings Account](#), [dental](#), [vision](#), and [life insurance](#).

Retiree / COBRA

The South Dakota State Employee Benefits Program also offers options for former State employees who are now either a [retiree or a COBRA members](#). Here you will find all of the necessary [forms](#), [documents](#), and [resources](#) to help you keep track of [health plans](#) and [flexible benefits](#) available to you.

News:

- The [FY21 Decision Guide](#) is available.

BENEFIT WELL-BEING PORTAL

- Customized Portal Experience
- Connect your Fitness Device
- Lifestyle Health Coaching
- Learning Opportunities
- Team and Individual Challenges
- Daily Habit Tracker
- Tools and Resources based on Interests
- Incentive for Participating

HEALTH SCREENING



HEALTH SCREENING

Know your numbers and understand what they mean

- Height, weight, and waist
- Blood pressure
- Cholesterol (including Total, HDL, LDL, triglycerides, and TC/HDL ratio)
- Glucose

By keeping your numbers within a healthy range, you can greatly improve your health and reduce your risk for disease

Earn incentive for participating

HEALTH SCREENING OPTIONS

1. Attend an onsite screening event

No cost at a location near you

2. Submit a Completed Physician Form

No cost if part of Annual Wellness Preventive Exam
with your Health Care Provider

WELL-BEING QUALIFICATION & REWARDS

- ▶ Deadline to earn rewards: April 1, 2022
- ▶ Both the employee and the covered spouse must complete for the employee to be eligible for the rewards.
- ▶ Watch for information in July regarding the new portal and new program year reward and opportunities!
- ▶ To earn your reward, you must enroll in the NEW portal and complete the qualifications.
- ▶ Chance to earn up to \$900 in a Health Reimbursement Account (HRA) or a Health Savings Account (HSA) depending on which health plan you select.

**The qualifications and incentive are subject to change

HEALTH MANAGEMENT PARTNERS

Conditions Management

Case Management

Our Healthy Baby Program

Call 866.330.9886 to find out if you qualify.

HMP CONDITIONS MANAGEMENT PROGRAM

Available at no cost to you

Health coaches available to help manage conditions

- Asthma
- Cardiovascular
- Diabetes
- Kidney
- Pain

Active participation can result in incentives such as free office visits, free lab work and more.

HMP CASE MANAGEMENT SERVICES

Collaborative process

- patient
- health care provider(s)
- patient's family/support network

Assigned Case Manager

- Navigate complex medical systems
- Advocate for the individual
- Assist with assessment, evaluation and coordinating a treatment plan

Examples of eligible cases

- Active Cancer Treatment
- Transplant Evaluation
- Depression or chemical dependency
- Traumatic injuries
- Frequent hospitalization
- High-cost medication or treatments
- Neonatal Intensive Care

Contact Health Management Partners at 1.866.330.9886

OUR HEALTHY BABY

Individual Case Management

First Trimester Ultrasound

Second Trimester Ultrasound

Educational Materials

\$500 Incentive – Health Reimbursement Account



Contact Health Management Partners at 1.866.330.9886

WELLMARK CARE TEAM

After July 1, 2021

Health Management Partner Programs will transfer to

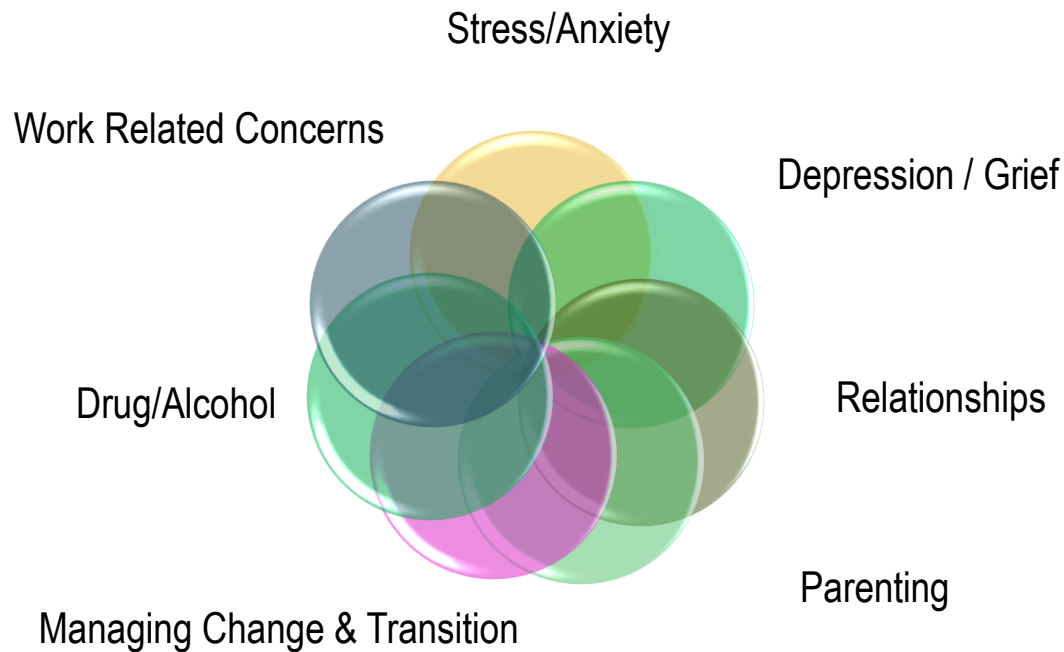
Wellmark Care Team & Pregnancy Support

EMPLOYEE ASSISTANCE PROGRAM

- Focused Counseling/Consultation/Referrals
- Financial Consultation & Referral Services
- Legal Consultation
- Organizational Support Services
- Work/Life Convenience Service
- Caregiver Resources – Consultation and Referral Services
- Daily Living Convenience Services

FOCUSED COUNSELING, CONSULTATIONS AND REFERRALS

Free telephonic or in-person counseling for employees & their dependents



FINANCIAL SERVICES

Free telephonic or in-person counseling for employees & their dependents

Credit Issues

Tax Questions and Planning

Family Budgeting

Financial Planning



ORGANIZATIONAL SUPPORT SERVICES

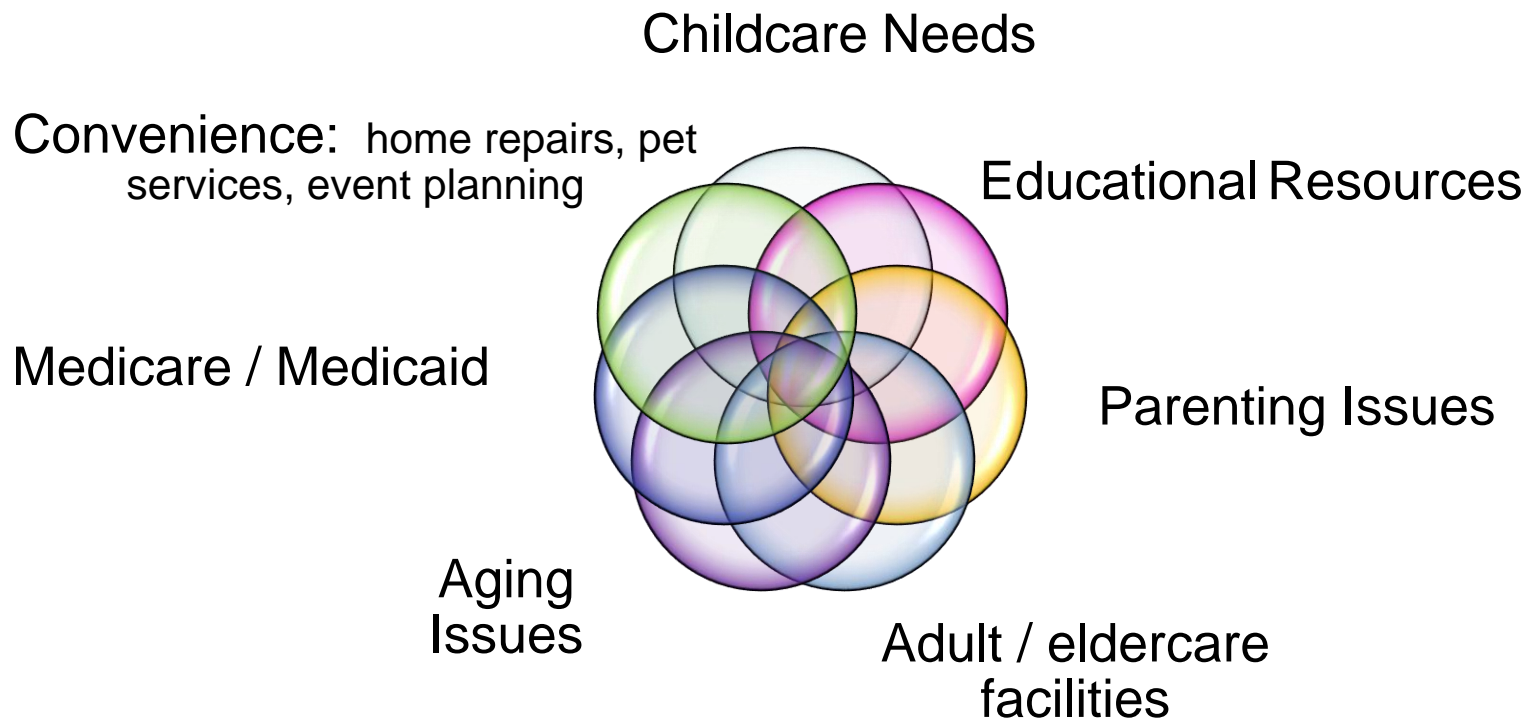
Consultation available by phone to address issues such as

- absenteeism
- Declining work performance
- Substance abuse
- Mental health concerns
- Workplace conflicts, workplace safety
- Critical incident planning and intervention

Case management of formal and mandatory referrals

Provide assistance to managers to help employees achieve success.


WORK LIFE/CONVENIENCE SERVICES



WWW.EAPHELPLINK.COM

COMPANY CODE: SOUTHDAKOTA

800.713.6288




Employee Assistance Program

☎ Telephone Number : 800-765-0770

Advanced Search


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ONLINE SEMINARS


Online Seminars are an interactive learning experience you can view at your convenience.

Learn about upcoming Online Seminars or



LOCATE PROVIDERS

Are you in need of a caregiver or another type of provider? Use our handy search tool.



FAVORITE CONTENT

Find the most popular pieces of content here - rated and recommended by others who enjoyed the read.

Locate an EAP Counselor	+
eLearnings	+
Savings Center	+
Relocation Center	+
Locate Providers	+
GoodRX	+
TaxAct	+
WINFertility	+
Sunrise Senior Living	+

NEW EMPLOYEE ASSISTANCE PROGRAM VENDOR GUIDANCE RESOURCES

**After July 1, the vendor for the
State of South Dakota EAP will be:**

Guidance Resources



be well. work well. live well.

COMING SOON...

All benefit vendor websites will be
available in one location

QUESTIONS?

Call: 605.773.6027

Email: benefitswebsite@state.sd.us